

Federal Annuity Deficit in Non-Foreign Areas INDIVIDUAL BAY PAY ESTIMATOR (enter an actual or estimated amount in column 13 for each year of retirement)								
1	3	4	5	13	14	15	19	20
Year	GS Raise	LP Raise	Equal Pay Gap	Annuity	Underpayment A	Underpayment A	Underpayment B	Underpayment B
				gross \$ received	incremental \$	cumulative \$	incremental \$	cumulative \$
1990	3.60%	0.00%	0.00%		-	-	-	-
1991	4.10%	0.00%	0.00%		-	-	-	-
1992	4.20%	0.00%	0.00%		-	-	-	-
1993	3.70%	0.00%	0.00%		-	-	-	-
1994	0.00%	3.95%	3.95%		-	-	-	-
1995	2.00%	0.60%	4.55%		-	-	-	-
1996	2.00%	0.40%	4.95%		-	-	-	-
1997	2.30%	0.70%	5.65%		-	-	-	-
1998	2.30%	0.50%	6.15%		-	-	-	-
1999	3.10%	0.50%	6.65%		-	-	-	-
2000	3.80%	1.00%	7.65%		-	-	-	-
2001	2.70%	1.00%	8.65%		-	-	-	-
2002	3.60%	1.00%	9.65%		-	-	-	-
2003	3.10%	1.00%	10.65%		-	-	-	-
2004	2.70%	1.40%	12.05%		-	-	-	-
2005	2.50%	1.00%	13.05%		-	-	-	-
2006	2.10%	1.00%	14.05%		-	-	-	-
2007	1.70%	0.50%	14.55%		-	-	-	-
2008	2.50%	1.00%	15.55%		-	-	-	-
2009	2.90%	1.00%	16.55%	10,670	1,570	1,570	3,201	3,201
2010	1.50%	0.50%	17.05%	32,280	4,751	6,321	4,842	8,043
2011	0.00%	0.00%	17.05%	32,280	4,751	11,071	4,842	12,885
2012	0.00%	0.00%	17.05%	33,432	4,920	15,991	5,015	17,900
2013	0.00%	0.00%	17.05%	33,996	5,003	20,995	5,099	22,999
2014	1.00%	0.00%	17.05%	34,500	5,077	26,072	5,175	28,174
2015	1.00%	0.00%	17.05%	35,076	5,162	31,234	5,261	33,436
2016	1.00%	0.30%	17.35%	35,076	5,162	36,396	5,261	38,697
2017	1.00%	1.10%	18.45%	35,172	5,176	41,572	5,276	43,973
2018	1.40%	0.50%	18.95%	35,868	5,279	46,851	5,380	49,353
2019	1.40%	0.50%	19.45%	35,868	5,279	52,129	5,380	54,733
						Total Without Interest*	Total Without Interest*	

* maximum back pay; subject to compromise pursuant to settlement administration agreement; agreement will provide annuity protection going forward

Column Notes
1. calendar year
3. as of Jan. 1; percent change in GS levels (or other scheduled levels) from previous year; received by all employees
4. as of Jan. 1; additional percent (of GS or equivalent pay) for locality pay increases beginning 1994; locality pay not received by non-foreign area employees until 2010; increases cancelled out by COLA reductions from 2010 onward
5. as of Dec. 31; col. 4 + previous year's col. 5; percentage by which salaries in contiguous states and DC had increased by more than salaries in non-foreign areas beginning 1994
13. to be entered by user; as of Dec. 31; gross amount, before deductions, of retirement annuity (or surviving spouse annuity) received that year; assumes employee's high-3 years all worked in non-foreign area(s)
14. as of Dec. 31; underpayment of annuity for that year resulting from Equal Pay Gap; affects employees retiring during 1994-2009
15. as of Dec. 31; col. 14 + previous year's col. 15; total back pay (without interest) due for annuity underpayments resulting from Equal Pay Gap
19. as of Dec. 31; underpayment of annuity for that year (by 30% through 2009 and by 15% beginning 2010) resulting from unlawful exclusion of COLA from retirement base**
20. as of Dec. 31; col. 19 + previous year's col. 20; total back pay (without interest) due for annuity underpayments resulting from COLA exclusion
** assumes: average COLA rate of 20% until phase-in of locality pay; average COLA rate of 10% (without further reduction) beginning 2010; 0.65 conversion factor